

Information to identify the case:

Debtor 1:	John Montelione	Social Security number or ITIN:	xxx-xx-5554
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Marlise Montelione	Social Security number or ITIN:	xxx-xx-5959
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 1/7/15
Case number:	15-10273-RG	Date case converted to chapter:	7 4/4/17

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John Montelione	Marlise Montelione
2. All other names used in the last 8 years		
3. Address	18 Maple Lane Lake Hiawatha, NJ 07034	18 Maple Lane Lake Hiawatha, NJ 07034
4. Debtor's attorney Name and address	Andrea Silverman Andrea Silverman, PC 150 River Road Unit H4 Montville, NJ 07045	Contact phone (973)794-3960
5. Bankruptcy trustee Name and address	David Wolff Law Offices of David Wolff LLC 396 Route 34 Matawan, NJ 07747	Contact phone 732-566-1189

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 4/11/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	May 8, 2017 at 12:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 7/7/17 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 John Montelione
 Marlise Montelione
 Debtors

Case No. 15-10273-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

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 Total Noticed: 32

Date Rcvd: Apr 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2017.

db/jdb +John Montelione, Marlise Montelione, 18 Maple Lane, Lake Hiawatha, NJ 07034-1125
 515263550 Capial One Visa Signature, PO Box 71083, Charlotte, NC 28272-1083
 515466407 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971
 515295826 CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
 515263556 CitiMortgage, Inc., PO Box 6243, Sioux Falls, SD 57117-6243
 515466409 Citibank, NA, P.O. Box 6030, Sioux Falls, SD 57117-6030
 515942671 Wilmington Savings Funds Society, c/o BSI Financial Services, PO BOX 679002,
 Dallas, TX 75267-9002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: court@andreasilvermanlaw.com Apr 11 2017 22:47:26 Andrea Silverman,
 Andrea Silverman, PC, 150 River Road, Unit H4, Montville, NJ 07045
 tr +EDI: BDWOLFF.COM Apr 11 2017 22:33:00 David Wolff, Law Offices of David Wolff LLC,
 396 Route 34, Matawan, NJ 07747-7115
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 11 2017 22:48:25 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 11 2017 22:48:22 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515263544 +EDI: AMEREXPR.COM Apr 11 2017 22:33:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 515263545 EDI: AMEREXPR.COM Apr 11 2017 22:33:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 515475487 EDI: BECKLEE.COM Apr 11 2017 22:33:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 515263546 EDI: BANKAMER.COM Apr 11 2017 22:33:00 Bank of America, PO Box 982235,
 El Paso, TX 79998
 515263547 EDI: BANKAMER.COM Apr 11 2017 22:33:00 Bank of America, PO Box 15109,
 Wilmington, DE 19886-5019
 515263548 EDI: TSYS2.COM Apr 11 2017 22:33:00 Barclay Card, PO Box 13337,
 Philadelphia, PA 19101-3337
 515263549 +EDI: TSYS2.COM Apr 11 2017 22:33:00 Barclays Bank Delaware, 125 S. West Street,
 Wilmington, DE 19801-5014
 515439473 +E-mail/Text: bncmail@w-legal.com Apr 11 2017 22:48:32 CERASTES, LLC,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 515398665 +E-mail/Text: bankruptcy@cavps.com Apr 11 2017 22:48:46 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 515263551 EDI: CHASE.COM Apr 11 2017 22:33:00 Chase Cards, PO Box 15123,
 Wilmington, DE 19850-5123
 515263552 +EDI: CHASE.COM Apr 11 2017 22:33:00 Chase/Bank One Card Services, PO Box 15298,
 Wilmington, DE 19850-5298
 515263553 EDI: CITICORP.COM Apr 11 2017 22:33:00 Citi Cards, PO Box 6004,
 Sioux Falls, SD 57117-6004
 515263555 +EDI: CITICORP.COM Apr 11 2017 22:33:00 Citicards CBNA, 701 E. 60th Street,
 Sioux Falls, SD 57104-0432
 515272116 EDI: DISCOVER.COM Apr 11 2017 22:33:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 515263557 +EDI: DISCOVER.COM Apr 11 2017 22:33:00 Discover Financial SVCS, LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 515263558 EDI: DISCOVER.COM Apr 11 2017 22:33:00 Discover Financial SVCS, LLC, PO Box 71084,
 Charlotte, NC 28272-1084
 515554859 EDI: IRS.COM Apr 11 2017 22:33:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 515340685 EDI: RMSC.COM Apr 11 2017 22:33:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 515263561 EDI: TFSR.COM Apr 11 2017 22:33:00 Toyota Motor Credit Corp., 5005 N. River Blvd. NE,
 Cedar Rapids, IA 52411-6634
 515267469 EDI: TFSR.COM Apr 11 2017 22:33:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
 Cedar Rapids, Iowa 52408-8026
 515431126 EDI: ECAST.COM Apr 11 2017 22:33:00 eCAST Settlement Corporation, assignee,
 of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515263554 Citibank
 515263560 Renaissance Resort, LG Smith Boulevard 82, Oranjestad, AR

District/off: 0312-2

User: admin
Form ID: 309A

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Date Rcvd: Apr 11, 2017

515263559* Internal Revenue Service, SBSE/Insolvency Unit of the IRS, PO Box 330500-Stop 15,
Detroit, MI 48232
515942672* Wilmington Savings Funds Society, c/o BSI Financial Services, PO BOX 679002,
Dallas, TX 75267-9002
515431127* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262,
New York, NY 10087-9262
515431128* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262,
New York, NY 10087-9262

TOTALS: 2, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2017 at the address(es) listed below:

Andrea Silverman on behalf of Joint Debtor Marlise Montelione court@andreasilvermanlaw.com
Andrea Silverman on behalf of Debtor John Montelione court@andreasilvermanlaw.com
Andrew M. Lubin on behalf of Creditor CitiMortgage, Inc. bkecf@milsteadlaw.com,
alubin@milsteadlaw.com
Andrew M. Lubin on behalf of Creditor Wilmington Savings Fund Society, FSB, DBA Christina
Trust, Not Individually but as Trustee for Ventures Trust 2013-I-H-R bkecf@milsteadlaw.com,
alubin@milsteadlaw.com
Andrew M. Lubin on behalf of Creditor Wilmington Savings Fund Society, FSB
bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Charles H. Jeanfreau on behalf of Creditor Wilmington Savings Fund Society, FSB, DBA
Christina Trust, Not Individually but as Trustee for Ventures Trust 2013-I-H-R
Charlesj@w-legal.com, BNCmail@w-legal.com
David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com

TOTAL: 7